

**momentum**

*multiply*

**2019**

**MULTIPLY STARTER**

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# Welcome

Enjoy great discounts and cashbacks on a wide range of partners on Multiply Starter for free - just by doing the things you already do.

## Partner rewards

### Cashback rewards

#### PHARMACY



2% in cashbacks

### Multiply online shop rewards

Choose cashbacks or choose discounts when you buy on the Multiply online shop. Same reward, more choice.

#### FITNESS DEVICES



10%

12,5%

#### ELECTRONICS



10%

5%

#### MAGAZINES



25% off

#### ONLINE SHOP VOUCHERS



EDGARS



COLCACCHIO

5%

15%

## Discount rewards

Life's more rewarding with discounts and benefits from over 60 partners.

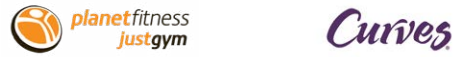
### TRAVEL



7,5% off

10% off

### SPORT AND FITNESS



10% off

15% off

### LIFESTYLE AND ENTERTAINMENT



4%

Pay as little as R47



10% discount in-store

### KIDS AND EDUCATION



20% off

50% off

### HEALTHY LIVING



30% off

25% off

### SAFETY AND SECURITY



20%

22,5%

And many more...

Visit [multiply.co.za](http://multiply.co.za) for a complete list of partners.

# How to Multiply your wellness

Use Multiply to get more money by doing the things you already do every day – to help you on your journey to success.

Multiply rewards you for making the right choices so that you can live a better, healthier life.



## Be healthier

**Love your heart and live a longer, healthier life.**

Use our range of assessments and partners to help you understand and improve your health. Active Dayz™ rewards you for being active the way you want. So dance, gym or cycle, we've got you.



## Be safer

**Understand your safety and live a better, safer life.**

Assess the safety of your family, home and car. Use our tips and discounts from a wide range of partners to enhance your safety.



## Be on top of your finances

**Let us help you get enough money for today and for tomorrow.**

Use Multiply's tools to help you have enough money for today and tomorrow.

## It's simple...

### KNOW

Know your starting point on your path to wellness

### TRACK

Track your progress as you reach each of your goals

### IMPROVE

Improve your lifestyle and get more real rewards

# Be healthier

Love your heart and live a longer, healthier life.

## Know

1. Complete your online health and activity questionnaire.
2. Your Healthy Heart Score gives you an indication of how healthy your heart is. It shows if you are causing long-term damage to your heart and your risk of developing cardiovascular disease.
3. Go for your health assessment to get your Healthy Heart Score, so that you can take the necessary action.

## What the health assessment measures

The nurse will measure your:

- Blood pressure
- Total cholesterol
- Glucose
- Height, weight and waist circumference. This, together with your gender and age, will be used to calculate your body fat percentage.

The nurse will also ask about your smoking status.

## What your Healthy Heart Score means



Green

Congratulations! Keep it up



Amber

Take action to reduce your health risk factors



Red

Take action now to improve your health

## No matter how you move, you'll still score.

It's your choice: how do you want to earn Active Dayz™?

## Track

Experts recommend 300 calories burned or 10 000 steps taken to be active. Whether you dance, cycle, swim or run, just be active enough to have Active Dayz.



You can also go for a fitness assessment at a discounted rate of R192.

## Improve

Use our healthy living partners to help create better lifestyle habits.

# Be safer

## Understand your safety and live a better, safer life.

Assess your safety, that of your family, home and car. Use our tips and discounts from a wide range of partners to enhance your safety.

### Know

Assess your safety by completing our online safety questionnaire to get your Safety Score.

### Track

Be safer with Safe Dayz™. Whether you drive or stay home – just be safe. Activate Safe Dayz on the Momentum app to start earning Safe Dayz.

You will get a score for each trip you make during the day. If your daily score is 60% or more, you have a safe day. Your daily score is calculated by using your individual journey score and distance travelled.



Drive safely. If you're a passenger, your trip score will be calculated on the driver's behaviour.



If you travel by train, you will automatically score 100% for the train trip.



When you stay home and don't travel on the roads, you are automatically allocated Safe Dayz.

### Get started

1. Open or download the Momentum app. (Available on Android and iOS)
2. Follow the steps to activate Safe Dayz.
3. Travel safely and start having Safe Dayz.

### Check the safety of your car

Visit Tiger Wheel & Tyre and get your MultiPoint Vehicle Safety Check for R99 to make sure your vehicle is safe to drive. Remember to take your membership number and ID or driver's licence with you.

### Improve

- Get discounts on safety equipment and services with Fidelity ADT.
- Get up to 10% off your Momentum car and home insurance premiums back in cash.



# Be on top of your finances

Let us help you have enough money for today and for tomorrow.

## Know

Multiply's financial wellness questionnaire helps you to understand your current financial status and will teach you how to take control of your own finances.

## Track

Maximise your tax return with TaxTim, your online filing assistant, for FREE.

### How to get it:

- Go to the TaxTim website.
- Register by creating your user profile and start your journey.
- Choose the package that is most suited to you.
- Enter your Multiply Client or ID number. Your discount of 100% will be automatically calculated.
- You can then proceed with linking your SARS eFiling account to TaxTim.
- Answer simple questions online. TaxTim uses your answers to complete your tax return instantly and professionally while making sure that you are claiming for all the deductions applicable to you and that your return meets SARS compliance regulations.
- Once completed, TaxTim submits your tax return to SARS for you with just one click.



## Improve

Grow your cashbacks with Multiply Money.

Multiply Money is a free benefit that gives you access to a savings wallet and a payment wallet.

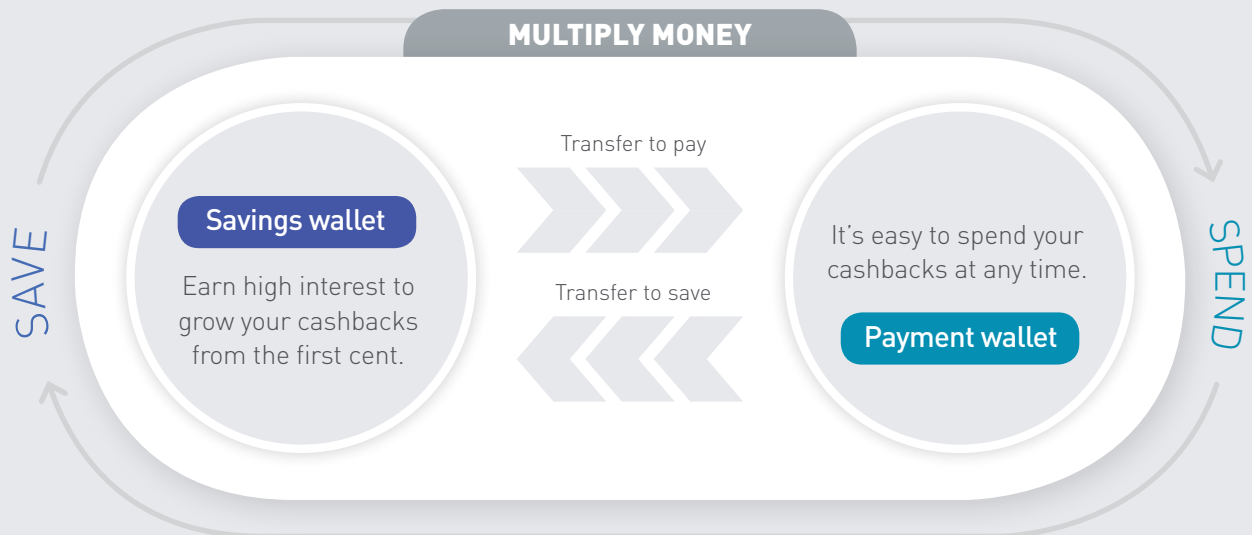
## Get started

- You automatically get access to Multiply Money with your Multiply membership.
- Download the Multiply Money app from your Android or iOS app store.
- Log in using your existing momentum.co.za credentials or register on the app.

### Save your cashbacks

Keep your cashbacks in one place. The cashbacks you get from shopping at Dis-Chem or on the Multiply online shop are automatically transferred into your savings wallet.

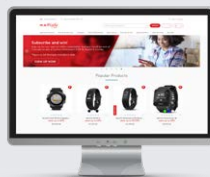
Earn a flat interest rate linked to prime on your cashbacks. This high interest rate grows your cashbacks from the first cent.



When you're ready to spend, simply transfer cashbacks from your savings wallet to your payment wallet on the Multiply Money app or multiply.co.za.



Make mobile payments



Pay on the Multiply online shop



Send money to friends who have Multiply Money



## First steps to great rewards...

### Register online

1. Go to [multiply.co.za](http://multiply.co.za) and click on LOGIN/REGISTER.
2. Complete your online profile and choose a username and password.
3. You will get an activation email.
4. You're ready to complete your online questionnaires and start shopping on our Multiply online shop.

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**Tip:** You can also use your existing momentum.co.za credentials to log in to the Multiply website. Remember to keep your username and password in a safe place.

### Start shopping on the Multiply online shop

Get great discounts on some of South Africa's best-known brands with our online shop partners.

1. Log in to [multiplyonlineshop.co.za](http://multiplyonlineshop.co.za)
2. Buy vouchers for Edgars, Jet, CNA, The Pro Shop and more.
3. Start shopping.

### Get your deals at the travel desk

Explore the world with great discounts with our travel partners. We've got you covered from flights to hotels to car hire.

1. Call 0861 100 155 or e-mail [multiplytravel@momentum.co.za](mailto:multiplytravel@momentum.co.za).
2. Quote your ID number.
3. Get your quote.
4. Start packing.





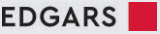





### Activate your Dis-Chem benefit

With this great benefit you earn cashbacks on your purchases.

1. Go to the service desk at your nearest Dis-Chem store with your ID or Multiply client number.
2. Receive your new Multiply and Dis-Chem co-branded benefit card.
3. Start swiping to get your cashbacks.

# Plan comparison

See how you Multiply your money with each plan

	STARTER	PROVIDER	PREMIER
	●	Up to 6% in cashbacks	Up to 12% in cashbacks
	7,5% off flights	Up to 15% off flights	Up to 50% off flights
	Get any TaxTim Lite, Smart or Ultra Package for <b>FREE</b>	Get any TaxTim Lite, Smart or Ultra Package for <b>FREE</b>	Get any TaxTim Lite, Smart or Ultra Package for <b>FREE</b>
	2D movies for as little as <b>R47</b>	2D movies for as little as <b>R39</b>	2D movies for as little as <b>R32</b>
	5% in cashbacks or discounts on Edgars vouchers from the Multiply online shop	Up to 15% in cashbacks or discounts on Edgars vouchers from the Multiply online shop	Up to 25% in cashbacks or discounts on Edgars vouchers from the Multiply online shop
	10% off monthly membership fees	10% off monthly membership fees	25% off monthly membership fees
	2% in cashbacks	Up to 6% in cashbacks	Up to 12% in cashbacks
	15% off	15% off	15% off
	●	●	Up to 40% off international flights
	5% in cashbacks or discounts on The Pro Shop vouchers from the Multiply online shop	Up to 15% in cashbacks or discounts on The Pro Shop vouchers from the Multiply online shop	Up to 25% in cashbacks or discounts on The Pro Shop vouchers from the Multiply online shop

Visit [multiply.co.za](https://multiply.co.za) for more partner benefits

## Multiply Premier

Starting at only **R238** per month, Multiply Premier gives you the best rewards on Momentum products as well as exclusive partner discounts and cashbacks.

SINGLE	FAMILY OF 2	FAMILY OF 3+
<b>R238</b>	<b>R298</b>	<b>R328</b>

**Get Multiply now!**

Apply online at [multiply.co.za](https://multiply.co.za) | SMS MULTIPLY to 40717 | Email [multiply@momentum.co.za](mailto:multiply@momentum.co.za)  
Call 0861 88 66 00 | Speak to your financial adviser

*multiply*

**GET IN TOUCH**

Contact your financial adviser to find out more about Multiply's partners and incredible rewards, call **0861 88 66 00** or visit **multiply.co.za**



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